



Need Cash?
Skip a Payment
this Summer!

Change
in
Coverage

IECU Has
Discontinued
ASI Insurance.



IECU Has Auto Loan
Rates as Low as
4.66% APR!

Low
Interest
Rates

Transfer High-Rate
Credit Card Balances
to IECU Now!

M E M B E R

Message

Inland Empire Credit Union Summer 2010

GET INVOLVED AND CONNECT FOR THE CAUSE

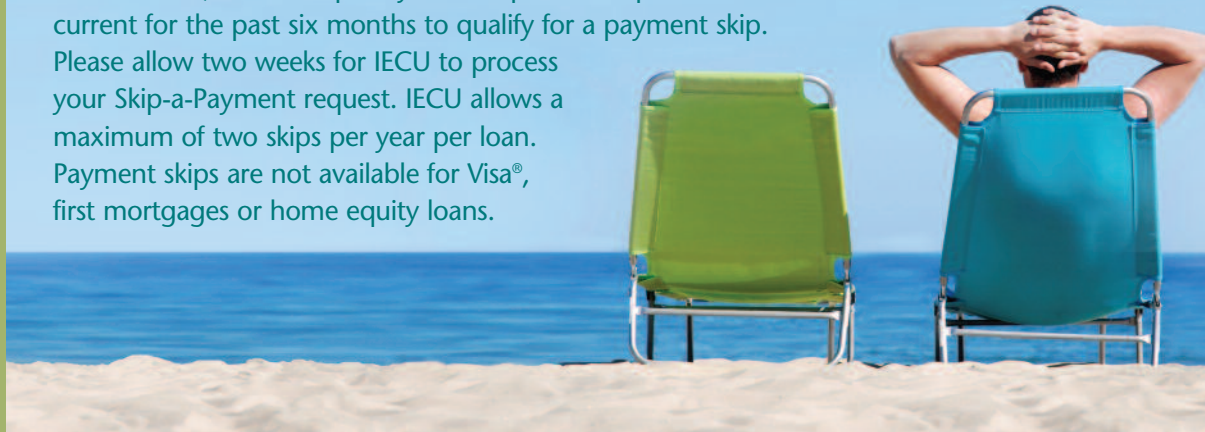
Connect for the Cause is the advocacy network for the California and Nevada Credit Union Leagues. As a credit union supporter, you are aware of the need for grassroots action and mobilization efforts to inform our elected officials about credit union issues. This network needs your active support. Please visit connectforthecause.org to stay informed about legislative issues that are important to you and your credit union. Thank you!

Kick Back and Relax with IECU's Summer Skip-a-Payment

With IECU's Skip-a-Payment program, you can skip your auto and/or personal loan payments for July, August or September, and kick your cash-flow concerns for a more relaxing summer!

Sign Up to Skip-a-Payment

Simply go to www.inlandempirecu.org and complete the Skip-a-Payment coupon request. You can mail, fax or drop off your completed coupon. Your loan must be current for the past six months to qualify for a payment skip. Please allow two weeks for IECU to process your Skip-a-Payment request. IECU allows a maximum of two skips per year per loan. Payment skips are not available for Visa®, first mortgages or home equity loans.



Get a Cool HELOC Variable Rate as Low as 4.00% APR*

Rates are still chillin', so now is the time to get a Home Equity Line of Credit that offers:

- Credit lines up to \$250,000 and terms up to 15 years
- No prepayment penalties
- Convenient access to funds again and again
- Tax-deductible interest (consult your tax advisor)

Apply at (909) 865-2655, www.inlandempirecu.org or stop by our office.

*Annual Percentage Rate. Rate is based on credit rating and is subject to change. HELOCs are available to California owner-occupied residences only.



www.inlandempirecu.org

6,400 CU SERVICE CENTER LOCATIONS AND COUNTING!

A CU Service Center is your credit union home away from home. Now there are more locations than ever to serve you. Make deposits, loan payments, withdrawals and more. All you need is your IECU account number and picture ID. Find a location near you at www.inlandempirecu.org.

HOLIDAYS

Independence Day (observed) – Mon., July 5
Labor Day – Mon., Sept. 6

CONTACT US

435 W. Mission Blvd., Ste. 100
Pomona CA 91766

Phone (909) 865-2655

Fax (909) 622-7184

Website

www.inlandempirecu.org

E-Mail

Member Services

msr@inlandempirecu.org

Loans

loans@inlandempirecu.org

Information in this newsletter is subject to change. Access our website for current rates and terms. See IECU's Truth-in-Savings booklet for important account restrictions and conditions. All loans are subject to credit approval.



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Our Loans Beat the Competition by a Mile

Auto Loan Rates as Low as 4.66% APR* and NO Fees

Did you know many banks charge fees for their auto loans? Wells Fargo/Wachovia and Chase charge loan fees and rates as high as 17.14% APR.** IECU never charges a fee for auto loans and our rates are much lower than the competition.

You're a Winner Whether You Buy or Refi!

Refinance your auto loan from another lender with IECU and we may be able to lower your monthly car payment. Or, let us help you buy a new car for less. Either way, you win with the best auto loan in town.

View current rates and apply for your loan online at www.inlandempirecu.org.



**Annual Percentage Rate. Stated rate is based on good credit and is subject to change without notice. This offer excludes existing IECU auto loans and cash-out requests. Other rates are also available.*

***Rate obtained from Bankrate.com on 5/12/10.*

Enough Is Enough! Transfer High-Rate Credit Card Balances to IECU

IECU Offers a Balance Transfer Rate as Low as 6.70% APR*

Banks and credit card companies are dumping their problems on you in the form of higher rates and fees. Say "enough" and transfer your high-rate balances to an IECU Platinum Visa. Here's how it works:

- Receive a balance transfer rate as low as 6.70% APR
- The rate is guaranteed until the transferred balances are paid in full
- Lower your payments and pay off balances more quickly

An IECU Visa offers you a simpler, less-costly alternative with:

- NO cash advance fees
- NO annual fees
- NO balance transfer fees
- NO hidden penalty interest

Offer Ends August 31, 2010

Drop by our office and complete the balance transfer request or apply online at www.inlandempirecu.org.

**Annual Percentage Rate. Rate applies to transferred balances only. Rate is based on a good credit rating. Other rates are also available.*

ASI Insurance Discontinued

IECU has eliminated the excess share insurance provided by ASI effective June 30, 2010. Your accounts continue to be insured up to \$250,000 through the National Credit Union Administration (NCUA), a US government agency. IRA's are insured separately up to \$250,000 by the NCUA.

To find out more about your share insurance protection, visit the NCUA Share Insurance Estimator at webapps.ncua.gov/Ins. To determine trust account coverage, consult with your tax advisor.